

United States Bankruptcy Court
District of MarylandIn re:
Elizabeth Olive Kocinski
DebtorCase No. 19-16081-TJC
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0416-0

User: mmaloneyr
Form ID: 309APage 1 of 1
Total Noticed: 16

Date Rcvd: May 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2019.

db +Elizabeth Olive Kocinski, 21966 Brigantine Ct., Great Mills, MD 20634-2238
 31049825 +AFFES.Military Star, 3911 S. Walton Walker Blvd., Dallas, TX 75236-1509
 31049828 +CLIENT SERVICES, 3451 HARRY S TRUMAN BLVD, Saint Charles, MO 63301-9816
 31050027 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street,
 Baltimore, MD 21201-2305
 31049830 +IRS, 8401 Corporate Drive, Hyattsville, MD 20785-2250
 31049832 +Radius Global Solutions, 7831 GlenRoy Rd., Ste 250, Minneapolis, MN 55439-3117
 31049833 +Specialist Loan Services, 8742 Lucent Blvd, Ste. 300, Littleton, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: guentherlaw01@hotmail.com May 06 2019 20:31:49 Daniel J. Guenther,
 The Law Offices of Daniel J. Guenther, 41620 Fenwick Street, P.O. Box 623,
 Leonardtown, MD 20650
 tr +EDI: QMCOHEN.COM May 07 2019 00:28:00 Merrill Cohen, Cohen, Baldinger & Greenfeld, LLC,
 2600 Tower Oaks Blvd., Suite 103, Rockville, MD 20852-4281
 31049826 +EDI: GMACFS.COM May 07 2019 00:28:00 Ally Financial, P.O. Box 380901,
 Bloomington, MN 55438-0901
 31049827 +EDI: CAPITALONE.COM May 07 2019 00:28:00 Capital One, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 31049829 +EDI: RCSFNBMARIN.COM May 07 2019 00:28:00 Credit One Bank, P.O. Box 98875,
 Las Vegas, NV 89193-8875
 31049831 EDI: PRA.COM May 07 2019 00:28:00 Portfolio Recovery Assoc., LLC, P.O. Box 12914,
 Norfolk, VA 23541
 31050026 +E-mail/Text: UIBankruptcyNotices.DLLR@maryland.gov May 06 2019 20:33:17
 State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401,
 Baltimore, MD 21201-2225
 31050025 +E-mail/Text: jeanette.davis@stmarysmd.com May 06 2019 20:32:19 Taxing Authority of,
 St. Mary's County, MD, Governmental Center - POB 653, Leonardtown, MD 20650-0653
 31049834 +E-mail/Text: bankruptcydepartment@tsico.com May 06 2019 20:32:52 Transworld Systems Inc.,
 PO Box 15618, Wilmington, DE 19850-5618

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 08, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2019 at the address(es) listed below:

Daniel J. Guenther guentherlaw01@hotmail.com, danieljamesguenther@hotmail.com
 Merrill Cohen trustee@cohenbaldinger.com, mcohen@ecf.axosfs.com

TOTAL: 2

Information to identify the case:

Debtor 1	Elizabeth Olive Kocinski	Social Security number or ITIN	xxx-xx-7038
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	District of Maryland	Date case filed for chapter	7 5/3/19
Case number:	19-16081 TJC Chapter: 7		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Visit <http://www.mdb.uscourts.gov> and click on Filing Without An Attorney for additional resources and information.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Elizabeth Olive Kocinski	
2. All other names used in the last 8 years		
3. Address	21966 Brigantine Ct. Great Mills, MD 20634	
4. Debtor's attorney Name and address	Daniel J. Guenther The Law Offices of Daniel J. Guenther 41620 Fenwick Street P.O. Box 623 Leonardtown, MD 20650	Contact phone (301)475-3106 Email: guentherlaw01@hotmail.com
5. Bankruptcy trustee Name and address	Merrill Cohen Cohen, Baldinger & Greenfeld, LLC 2600 Tower Oaks Blvd. Suite 103 Rockville, MD 20852	Contact phone (301) 881-8300 Email:

For more information, see page 2 >

Debtor **Elizabeth Olive Kocinski**Case number **19-16081**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Greenbelt Division 6500 Cherrywood Lane, Ste. 300 Greenbelt, MD 20770 Clerk of the Bankruptcy Court: Mark A. Neal	Hours open: 8:45 – 4:00 PM Contact phone (301) 344-8018 Date: 5/6/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
June 11, 2019 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
Location: 6305 Ivy Lane, Sixth Floor, Greenbelt, MD 20770		
8. Presumption of abuse The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
Filing deadline: 8/12/19 Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors		
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.		
No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.		
11. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.		
13. Debtor electronic bankruptcy noticing The U.S. Bankruptcy Court for the District of Maryland offers all parties the ability to receive court notices and orders via email, instead of U.S. mail. To participate, debtors must complete and file a DeBN request form with the Court — additional information is available under Programs & Services at http://www.mdb.uscourts.gov . Other parties (non-debtors) can register at ebn.uscourts.gov .		